

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No.

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, Michael Lewis, et al., entitled METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN ELECTRONIC COMMERCE TRANSACTION, for a(n):

() Original Patent Application.

(X) Continuing Application (prior application not abandoned):

- () Continuation () Divisional (X) Continuation-in-part (CIP)
of prior application No: 09/442,106 Filed on: November 17, 1999
() A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

- (X) Specification 59 Total Pages; (X) Drawing(s), 14 Total Sheets; (X) Cover Sheet 1 Page
(X) Oath or Declaration: 3 Pages
() A Newly Executed Combined Declaration and Power of Attorney:
() Signed. (X) **Unsigned.** () Partially Signed.
() A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
() Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated herein by reference.
() Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 1.63(d)(2)).
() Power of Attorney. (X) Return Receipt Postcard.
() Associate Power of Attorney. () A Check in the amount of \$ _____ for the Filing Fee.
() Preliminary Amendment. () Information Disclosure Statement and Form PTO-1449.
() A Duplicate Copy of this Form for Processing Fee Against Deposit Account.
() A Certified Copy of Priority Documents (if foreign priority is claimed).
() Applicant claims small entity status. See 37 CFR 1.27.
() Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.
() Other: _____

CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	26	6	\$18.00	\$108.00
Independent Claims	6	3	\$80.00	\$240.00
Multiple Dependent Claims (if applicable)				\$0.00
Assignment Recording Fee				\$0.00
Basic Filing Fee				\$710.00
Total Filing Fee				\$1580.00

Charge \$ _____ to Deposit Account _____ pursuant to 37 CFR § 1.25. At any time during the pendency of this application, please charge any fees required or credit any overpayment to this Deposit Account.

Respectfully submitted,

By: _____

Christopher J. Palermo, Attorney of Record
Reg. No. 42,056

Date: November 2, 2000

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

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